



## *Dedicated to Your Life, Your Health*

### What's New in 2009

#### Annual Plan Selection

Annual Plan Selection begins on November 3, 2008 and continues through November 28, 2008. This is your opportunity to make certain changes to your health benefit elections and ensure that your coverage responds to your needs and family situation. It's also a time to learn about new plan features that will take effect on January 1, 2009.

During Annual Plan Selection, you may:

- **Switch from a local HMO medical plan to one of the medical plan options offered by your DoD NAF employer.** The option(s) available to you depend on where you live and can include one or more of the following:

The *Open Choice® PPO Medical Plan*, a preferred provider organization plan that gives you the freedom to receive care from any licensed provider and the opportunity to save on out-of-pocket expenses when you use preferred providers (doctors and other health care providers who belong to the Aetna network).

The *Traditional Choice® Medical Plan*, an indemnity plan that pays the same level of benefits regardless of which provider you use.

The *Aetna Global Benefits Traditional Choice® Medical Plan*, an indemnity plan with a program of health care concierge services to assist employees who live overseas use their benefits, find health care and get help and information when and where they need it.

- **Do nothing** if you're currently enrolled in medical coverage and want to keep your existing DoD NAF Health Benefits Plan or HMO Plan in place for 2009.

If you are making changes for the upcoming year, turn to page 4 for more information and instructions.

#### 2009 Benefit Plan Changes

Each year, the Department of Defense and your NAF employer review the DoD NAF Health Benefits Program carefully. Our first priority is to ensure that we offer a quality health care program that meets your needs, is easy to use and provides broad access to health information and resources. To meet this goal, we must make several changes to the program.

*Here is a summary of the benefit changes for 2009:*

##### Primary Care Physician (PCP) Copay Increase

Under the Open Choice PPO Medical Plan, the copay amount for a PCP office visit will be \$20.

##### Medical Premium Increase

Medical plan premiums will increase by 6.5% in 2009. This is a relatively modest increase compared to the double-digit increases being experienced by many American workers. Without your continuing efforts as wise health care consumers, our 2009 premiums would be significantly higher. We thank you for using your plan benefits wisely and taking both cost and quality into consideration in making important health care decisions for you and your family.

##### Treatment of Developmental Delays

Benefits for speech, occupational and physical therapy will be extended to covered dependents with developmental delays, subject to current plan limits for short-term rehabilitation (60 visits). In addition, Applied Behavioral Analysis (ABA) therapy will be covered up to a monthly limit of \$2,500 for children through age 6.

# 2009 Benefit Plan Changes

## New Dental Plan Enhancements\*

New dental plan enhancements will take effect on January 1, 2009.

- The age limit on fluoride treatments has been removed. Research has shown that fluoride is effective in adults as well as children.
- The plan will also cover two “problem-focused” oral exams per year at 100%, no deductible.
- A third cleaning will be covered for those who qualify due to certain medical conditions such as, pregnancy, diabetes, and heart disease.

**Good News – Dental premiums for the DoD NAF Dental Plan will remain the same in 2009.\***

## Prescription Drug Cost-Sharing Changes

In 2009, cost-sharing for prescriptions filled at participating retail pharmacies and through the mail-order service will change. Here’s what you need to know:

- **Tier One:** Copays for generic drugs will remain the same.
- **Tier Two:** Copays for brand-name drugs on the preferred drug list (formulary brand-name drugs) will be **reduced** from \$25 to \$20 (at participating retail pharmacies only).
- **Tier Three:** The copay for brand-name drugs not on the preferred drug list (non-formulary brand-name drugs) will be replaced by a percentage of the cost of the drug with a minimum and maximum applied per prescription.

\* These changes do not apply to the Stand Alone Dental Plan.

This chart shows how you’ll pay for prescription drugs in 2009:

### Using a participating retail pharmacy

### Your cost for up to a 30-day supply:

<b>Tier One</b> – Generic drugs	\$10 copay
<b>Tier Two</b> – Brand-name drugs on Preferred Drug List	\$20 copay
<b>Tier Three</b> – Brand-name drugs <b>not</b> on Preferred Drug List	35% of negotiated price** the minimum you pay per prescription is \$35; maximum is \$100.

### Using the mail-order service

### Your cost for up to a 90-day supply:

<b>Tier One</b> – Generic drugs	\$20 copay
<b>Tier Two</b> – Brand-name drugs on Preferred Drug List	\$40 copay
<b>Tier Three</b> – Brand-name drugs <b>not</b> on Preferred Drug List	35% of negotiated price** the minimum you pay per prescription is \$70; maximum is \$200.

\*\*Participating pharmacies agree to charge discounted prices for prescriptions filled by Aetna members. Your share of Tier Three drug costs is a percentage of these discounted (or “negotiated”) prices.

## Why the change?

As drug costs have increased, so has the share your DoD NAF employer pays for your prescriptions. Your share, by contrast, has remained the same. By reducing the Tier Two copay (for preferred brand-name drugs) and asking you to pay a percentage of Tier Three costs (for non-preferred brand-name drugs), prescription drug cost-sharing will be more balanced.

If you’re currently taking a Tier Three brand-name drug, you may be able to save by switching to a Tier Two brand-name or Tier One generic drug. Check the Preferred Drug List at [www.aetna.com/formulary](http://www.aetna.com/formulary) for your brand-name medication. If it’s listed, you’ll see the name(s) of the drugs that can be substituted. You can then ask your doctor about changing to the less expensive drug. If your brand-name drug is not on the Preferred Drug List, ask your doctor about cost-effective alternatives that may be available for you to take.



## New Health and Wellness Programs

Effective January 1, 2009, you and your family will be able to take advantage of three new health and wellness programs as part of the DoD NAF Health Benefits Program.

**Simple Steps To A Healthier Life®** is an online wellness program, accessed through Aetna Navigator, that gives you information, tools and guidance to enjoy better health, one “simple step” at a time. Here’s how it works:

- You complete an online Health Assessment, a secure, confidential questionnaire that helps identify your personal health risks.
- You receive personalized health reports and an action plan.
- You follow online Healthy Living programs to help you lose weight, stop smoking, eat healthier and get fit. To keep you motivated and moving along, you receive a weekly e-mail reminder from Simple Steps.
- You can visit the website as often as you like. Simple Steps is more than just the health assessment. You can use site features such as articles, quizzes, recipes and other tools to learn more about the health topics that mean the most to you.

Simple Steps is available to covered employees, retirees and family members (stateside as well as overseas).

The **Personal Health Record (PHR)** is an online service, accessed through Aetna Navigator, that provides a secure place for all your health information gathered from:

- Medical claims
- The Health Assessment at Simple Steps To A Healthier Life
- Personal medical data you provide, such as over-the-counter drugs, family history and health problems you may not necessarily see a doctor for (like back pain).

Your PHR also provides health alerts and reminders from MedQuery, a health monitoring system. It’s important to know that all information in your PHR is **kept private and secure**. It is **never** shared with your DoD NAF employer. Only you can see the information in your PHR, unless you decide to share it with your doctor.

The PHR is available to stateside covered employees, retirees and family members. It is not available to those living overseas.

**Informed Health® Line (1-800-556-1555)** is a toll-free number you can call any time — 24 hours a day; 7 days a week — to talk with a trained registered nurse who can answer health-related questions, help with health care decisions, and coach you on talking to your doctor and getting the most out of office visits. Informed Health Line also includes an audio health library that lets you listen to information on hundreds of health topics in English and Spanish.

The Informed HealthLine is available to stateside covered employees, retirees and family members. It is not available to those living overseas.

**For more information about these valuable new programs, see the enclosed 2009 Health Benefits Program brochure.**





## Tips to Help Save on Health Care Costs

- Use your preventive care benefits to get routine exams and cancer screenings that can catch problems early — when treatment is most successful and less costly. The plan covers most preventive care services at 100%, so we encourage you to use this valuable benefit.
- Ask your doctor to prescribe generic (Tier One) or preferred (Tier Two) drugs when possible. Prescription drug costs continue to be a key factor in rising health care costs.
- Use the mail-order service to save on maintenance drugs.
- Use the hospital emergency room for emergencies only.
- Register with Aetna Navigator®. Use the link on the home page at [www.aetna.com](http://www.aetna.com) and follow the prompts. Once you're registered, you can use a variety of consumer information and tools to get the most for your health care dollars.

### Recently approved generic drugs:

Many well-known brand-name drugs become available as generics after a certain period of time on the market. Here are some of the drugs that became available as a generic in 2008:

- |              |            |             |
|--------------|------------|-------------|
| ■ Effexor XL | ■ Keppra   | ■ Requip    |
| ■ Fosamax    | ■ Kytril   | ■ Risperdal |
| ■ Imitrex    | ■ Lamictal | ■ Topamax   |

If you take any of these medications, ask your doctor if the generic equivalent is appropriate for your condition.

## Annual Plan Selection Period November 3 to November 28, 2008

*If you are currently enrolled in the DoD NAF Health Benefits Plan or an HMO Plan and are not making changes, no action is required on your part as a result of getting this packet. Your current elections will carry over into 2009.*

### You must take action if you are:

- Switching between a local HMO Plan to the DoD NAF Health Benefits Plan; or
- Reducing your coverage level from family to single; or from medical and dental to medical-only coverage.

Any changes you make during Annual Plan Selection will take effect on January 1, 2009 and remain in effect until December 31, 2009, unless you experience a qualified life status change.

### Instructions:

If you are making an enrollment change, here is the process you will follow:

- **AAFES:** You will enroll online.
- **Air Force:** You will complete and return the enclosed enrollment/change request form to your local Human Resources Office.
- **Army:** You will enroll online.
- **CNIC:** You will request an enrollment form from your local Human Resources Office.
- **Marine Corps:** You will complete and return the enclosed enrollment form to your local Human Resources Office.
- **NEXCOM:** You will complete and return the enclosed enrollment form to your local Human Resources Office.

You will find detailed enrollment instructions for the Annual Plan Selection Period in the enclosed letter from your DoD NAF employer. Be sure to read these instructions and the enclosed benefit materials carefully before making your decisions.

## Your Life, Your Health

Your DoD NAF employer is pleased to offer the new programs and benefits described in the enclosed guide. They're designed with **Your Life, Your Health** in mind, providing the information and support you need to make better health care decisions and better everyday choices. We hope you'll take advantage of all they have to offer.

